

United States Bankruptcy Court

Eastern District of Texas
Case No. 14-60668
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

William George Davis
aka Billy Davis
103 Larkspur
White Oak, TX 75693

Social Security No.:
xxx-xx-6561

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 1/7/15

Bill Parker
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

In re:
William George Davis
Debtor

Case No. 14-60668-bp
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0540-6

User: admin
Form ID: B18

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Total Noticed: 37

Date Rcvd: Jan 07, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 09, 2015.

db +William George Davis, 103 Larkspur, White Oak, TX 75693-1717
6828797 +AES/NCT, AES/DDB, PO Box 8183, Harrisburg, PA 17105-8183
6828798 +AES/RBS Ctn, AES/DDB, PO Box 8183, Harrisburg, PA 17105-8183
6828799 +Alanna Ann Gray Davis, 103 Larkspur, White Oak, TX 75693-1717
6828800 +Amanda Lantz, 10530 Sycamore St., Overton, TX 75684-4511
6828801 +Attorney General of Texas, Taxation Div - Bankruptcy, Box 12548 Capitol Station, Austin Texas 78711-2548
6828802 +Bill Me Later, PO Box 105658, Atlanta, GA 30348-5658
6828808 +Cmpptnrs/tx Womens, Po Box 3176, Winston Salem, NC 27102-3176
6828809 +Compass Personal Instlmt, 2009 Belt Line Parkway, Dallas, TX 75253
6828810 ++EAST TEXAS PROFESSIONAL CREDIT UNION, ATTN KELLY EVANS, COLLECTION DEPARTMENT, PO BOX 6750, LONGVIEW TX 75608-6750
(address filed with court: East Texas Professional CU, Bankruptcy Dept, PO Box 6750, Longview, TX 75608)
6828811 +Enhanced Recovery, 10550 Deerwood Park Blvd., Jacksonville, FL 32256-0596
6828812 +Fed Loan Servicing, Po Box 61047, Harrisburg, PA 17106-1047
6828817 ++++GREGG COUNTY APPRAISAL DISTRICT, 4367 W LOOP 281, LONGVIEW TX 75604-5550
(address filed with court: Gregg County Appraisal District, 1333 E Harrison Rd, Longview, TX 75604-5537)
6828818 Gregg County Tax Assessor, Attn: Kirk Shields, PO Box 1431, Longview TX 75606-1431
6828821 +Preferred Credit Inc, PO Box 1970, St Cloud, MN 56302-1970
6828828 +United States Attorney, 110 N College, Suite 700, Tyler Texas 75702-0204
6828829 +United States Attorney General, Eric H. Holder, U.S. Department of Justice, 950 Pennsylvania Ave. NW, Washington, DC 20530-0009
6828831 +Walter C. Sands, 1300 Woodlawn, Kilgore, TX 75662-3867

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QMJMCNALLY.COM Jan 08 2015 01:23:00 Michael McNally, 100 E. Ferguson, Suite 400, Tyler, TX 75702-5758
6828807 EDI: CITICORP.COM Jan 08 2015 01:23:00 Citibank, Citicorp Credit Services/Attn: Centraliz, PO Box 20507, Kansas City, MO 64195
6828803 +EDI: CAPITALONE.COM Jan 08 2015 01:23:00 Cap1/bstby, PO Box 30285, Salt Lake City, UT 84130-0285
6828804 +EDI: CAPITALONE.COM Jan 08 2015 01:23:00 Capital 1 Bank, Attn: Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
6828805 +EDI: CHASE.COM Jan 08 2015 01:23:00 Chase, P.o. Box 15298, Wilmington, DE 19850-5298
6828806 +EDI: CHRM.COM Jan 08 2015 01:23:00 Chrysler Capital, Po Box 961275, Fort Worth, TX 76161-0275
6828813 +EDI: RMSC.COM Jan 08 2015 01:23:00 GECRB/ PayPal Buyer credit, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
6828814 +EDI: RMSC.COM Jan 08 2015 01:23:00 GECRB/JC Penny, Attention: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
6828815 +EDI: RMSC.COM Jan 08 2015 01:23:00 GECRB/Lowes, Attention: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104
6828816 +EDI: RMSC.COM Jan 08 2015 01:23:00 Gemb/walmart, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
6828819 EDI: IRS.COM Jan 08 2015 01:23:00 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
6828820 EDI: RMSC.COM Jan 08 2015 01:23:00 PayPal Buyer Credit, PO Box 960080, Orlando, FL 32896-0080
6828824 EDI: SECFIN.COM Jan 08 2015 01:23:00 Security Finance, 405 N. Kilgore, Ste. 2, Kilgore, TX 75662
6828823 EDI: SECFIN.COM Jan 08 2015 01:23:00 Security Finance, PO Drawer 811, Spartanburg, SC 29304
6828822 +EDI: NAVIENTFKASMSERV.COM Jan 08 2015 01:23:00 Sallie Mae, Attn: Claims Department, PO Box 9500, Wilkes-Barre, PA 18773-9500
6828825 +EDI: RMSC.COM Jan 08 2015 01:23:00 Syncb/havertys, C/o Po Box 965036, Orlando, FL 32896-0001
6828826 E-mail/Text: pacer@cpa.state.tx.us Jan 08 2015 01:35:28 Texas Comptroller of Public Accts, Rev. Accounting Div - Bankruptcy Section, PO Box 13528, Austin Texas 78711-3528
6828827 E-mail/Text: ridpacer@twc.state.tx.us Jan 08 2015 01:35:30 Texas Workforce Commission, Attn: Bankruptcy Information, 101 E 15th St, Austin Texas 78778-0001
6828830 +E-mail/Text: ustpregion06.ty.ecf@usdoj.gov Jan 08 2015 01:34:46 United States Trustee, 110 N College Ave, Suite 300, Tyler Texas 75702-7231
TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0540-6

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 09, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 7, 2015 at the address(es) listed below:

Gordon Mosley on behalf of Debtor William George Davis gmosley@suddenlinkmail.com,
gordonm@suddenlinkmail.com
Michael McNally mcnallyandpatrick@suddenlinkmail.com;mmcnally@ecf.epiqsystems.com
US Trustee USTPRegion06.TY. ECF@USDOJ.GOV

TOTAL: 3